

Guy Wilfrid Hargreaves.

Northern Architectural Association.

FORTY-FIRST SESSION.

INAUGURAL ADDRESS

BY

THE PRESIDENT,

Mr. WILLIAM GLOVER, F.R.I.B.A., Member of R.I.B.A.
Council, Member of the Society of Arts,

14TH NOVEMBER, 1900.

NEWCASTLE-UPON-TYNE :

PRINTED BY J. M. CARR, STEAM PRINTING WORKS, 21, LOW FRIAR STREET.

1900.

1877-1878

1878-1879

1879-1880

1880-1881

1881-1882

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1885



1912.

President.
William Glover, J.F.B.A.
Member of R.F.B.A. Council.

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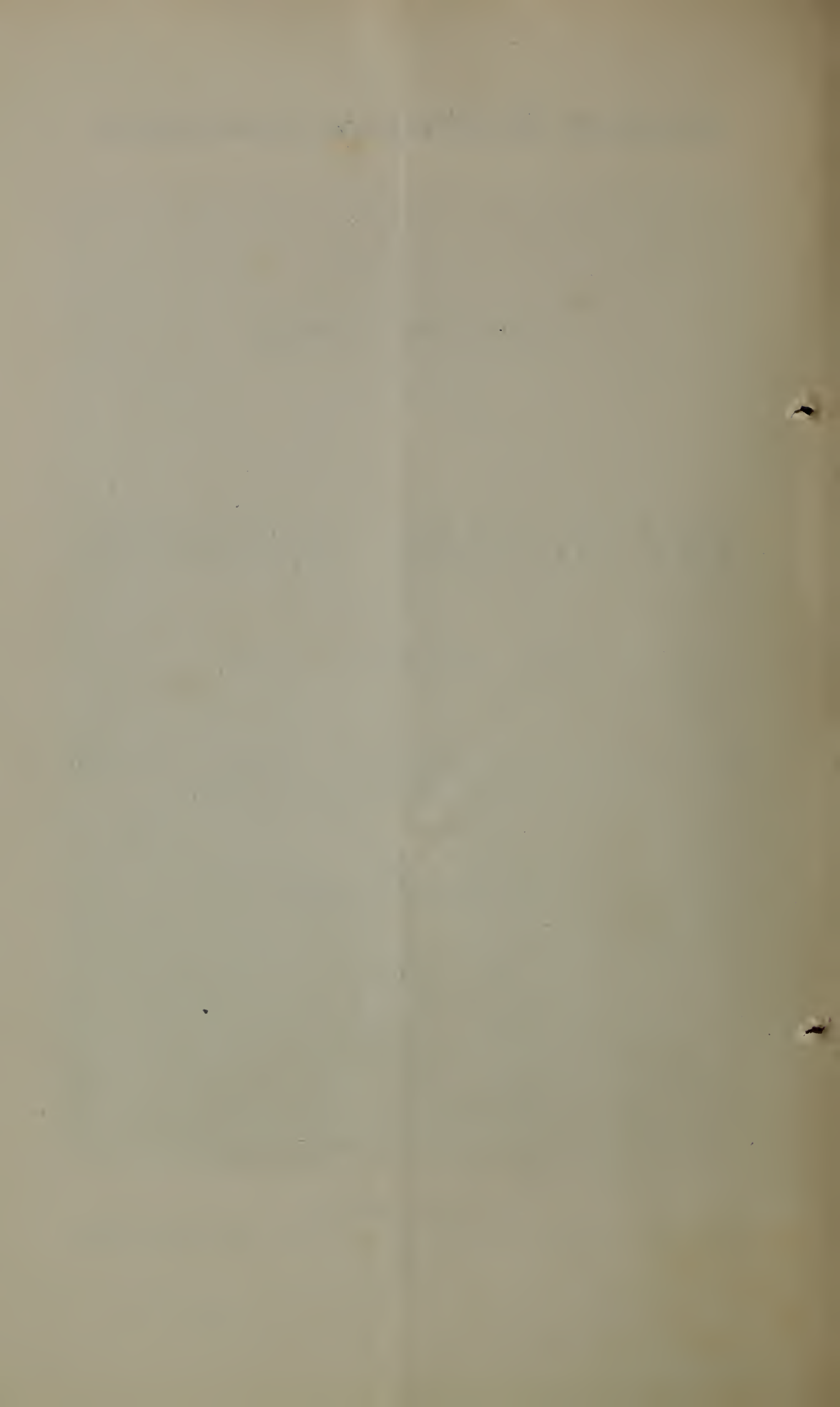
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INAUGURAL ADDRESS.

The Address was read by the Hon. Secretary, Mr. ARTHUR B. PLUMMER, F.R.I.B.A., owing to the President having a severe cold.

It is with great pleasure I meet you at this the commencement of the 41st Session of our Association.

It is sad when we look through its past history to find that there are only six left with us who were connected with its formation and its first members, namely, our past President and Hon. Secretary, Mr. THOMAS OLIVER; our past President, Mr. ARCHIBALD M. DUNN; Mr. F. R. N. HASWELL, Mr. GIBSON KYLE, Mr. E. R. ROBSON, and Mr. J. P. PRITCHETT.

Mr. THOMAS OLIVER has kindly shown me the minutes of the first meeting of the Association. I am also indebted to him for the first copy of the proceedings of the Association—1858-9—which gives a list of its original Members. I thought it would be exceedingly interesting to the present Members to read the list, also three of the first resolutions, which were as follows:—"At a meeting held at the Exchange Hotel, Newcastle-on-Tyne, on Saturday, the 13th day of November, 1858, the following gentlemen formed themselves into a Society to be called "The Northern Architectural Association":—

JOHN DOBSON, F.I.B.A., Newcastle.

JOHN WARDLE, Newcastle.

GEORGE WALKER, Newcastle. 1886.

THOMAS MOORE, Sunderland.

JOHN HOWISON, Durham.

J. P. PRITCHETT, Darlington. 1892.

ROBERT J. JOHNSON, North Shields.

FRANCIS R. N. HASWELL, North Shields.

A. B. HIGHAM, Newcastle.

SEPT. OSWALD, Newcastle. 1894.

JOHNSTON HOGG, Newcastle.

MARTIN GREENER, Sunderland.

ROBERT LAMB, South Shields.

ARCHIBALD M. DUNN, Newcastle. 1917.

THOMAS PROSSER, Newcastle. 1888.

THOMAS AUSTIN, Newcastle. d 1867

RICHARD MAWSON, Durham.

THOMAS OLIVER, Newcastle. 190

MATTHEW THOMPSON, Newcastle.

THOMAS GIBSON, Newcastle.

JOHN JOHNSTONE, Newcastle.

GIBSON KYLE, Durham. 1903.

E. R. ROBSON, Durham. 1917.

J. E. WATSON, Newcastle.

JOHN GREEN, Newcastle. 1868.

FREDERICK R. WILSON, A.I.B.A., Alnwick. 1894.

T. M. CLEMENCE, South Shields.

At a meeting held at the Royal Exchange Hotel, Newcastle-upon-Tyne, on Tuesday, the 4th day of January, 1859, it was moved by Mr. WARDLE, seconded by Mr. GREEN, "That Mr. DOBSON take the chair." Moved by Mr. AUSTIN, seconded by Mr. WALKER, "The name of the Association be the Northern Architectural Association." Moved by Mr. OLIVER, seconded by Mr. AUSTIN, "The objects of the Association be to promote union amongst its members, the elevation of the profession of Architecture, the establishment of a uniformity of practice, and the general advancement of the Art and Science of Architecture."

The Association has since made steady and rapid progress. We have now 53 Members, 70 Associates, and 59 Students, making a total of 182. It is gratifying to note that there are only three of the Allied Societies older than ours, viz. :—Bristol, The Royal Institute of Ireland, and Liverpool. Only one with more Members and Associates, viz. :—Manchester, which has four in excess of ours, and is the only Society that has a larger number of Fellows and Associates of the R.I.B.A. It is also a great pleasure to note that our Students have had a most successful year, and have produced very superior drawings. Since the last Report five have passed the R.I.B.A. Examinations. I hope more will do so before the end of the year, and think our Students are realising its importance.

I have little to report as to the progress of buildings in Newcastle, owing to the unfortunate strike that has prevailed for some time. I have no doubt my brother Architects have had the like experience with me, namely, that our clients hesitate to commence important works owing to the uncertainty of getting contracts completed.

Some of the buildings mentioned in my last address as in progress, are practically finished, namely, the County Hotel Extension, by Mr. M. H. GRAHAM; the Asylum, by Mr. J. W. DYSON; the Young Men's Christian Association Buildings, by Mr. J. W. TAYLOR; the Wholesale Co-operative Stores, by Messrs. OLIVER, LEESON, and WOOD; and the Newcastle Breweries Company Buildings, by Messrs. S. OSWALD and SON. It is distressing to see the stoppage in the construction of the fine block of buildings in Collingwood Street, the Bank in Dean Street, and new Infirmary.

It is a thousand pities that labour disputes cannot be settled by arbitration, instead of the disastrous method now adopted. We are now drawing to the close of the century. On reviewing it we must feel that it is the greatest in the history of this Empire.

During that period we have had the birth of our venerable Queen, who has had the longest reign in the history of our nation—in fact, of any nation. It has been one of the most prosperous, and is associated with some of the greatest inventions; scientific discoveries which have revolutionised the world, and brought nations into closer relationship with each other to their mutual benefit; the power of steam, hydraulics, and electricity, the last of which is now only in its infancy, may be regarded as the future propeller, illuminator, and chemical agent.

The century has also seen some of the greatest men in Art and Science, some of whom we may here note.

In our own profession, BARRY, BURGESS, COCKRILL, PUGIN, SCOTT, SMIRKE, and we must not forget our DOBSON and WALKER, who have done so much to beautify this our City. *Engineers*: BRUMWELL, Sir JOHN FOWLER, GEORGE and JOHN RENNIE, GEORGE and ROBERT STEPHENSON, Sir WOLFE-BARRY. *Inventors*: Lord ARMSTRONG,

BESSEMER, Sir ANDREW NOBLE, WHITWORTH, and we must not forget our local men, Messrs. PARSONS and JOSEPH SWAN, who have done so much in developing electricity. Amongst the Artists, CHANTRY, GIBSON, Sir EDWARD LANDSEER, Lord LEIGHTON, RUSKIN, TURNER, WESTMACOTT. *Discoverers*: GRANT, LIVINGSTONE, SPEKE, Sir H. M. STANLEY.

The Housing of the Poor has become a most important question, and is occupying the attention of our Imperial and Municipal Councils. There is a great diversity of opinion as to the best means of meeting this want. The general principle hitherto adopted has been to erect blocks of buildings many stories in height and divided into compartments. Of course, in large cities, where the ground is very costly, this is practically the only course open; but during the last 25 years workmen's trains, trams, and steamboats have brought the suburbs of our cities in closer contact with our manufacturing centres.

In my opinion the speculative builder has been the most important agent in providing suitable houses for our poor. During that period, within three miles radius of Newcastle, 2,492 acres have been laid out for building purposes, on about two-thirds of which the following houses have been erected: 109 detached villas; 209 semi-detached villas; 1,960 superior self-contained; 1,184 superior flats; 3,547 workmen's self-contained; 12,788 workmen's flats; and, at the present time, 557 workmen's flats are in course of erection. Although my chief object was to bring before you the housing of the poor only, yet I thought it would also be interesting to you to have some information as to the middle class residences that have been erected. I think it is important to carefully watch the separation of the different classes of flats, so that smaller flats are not mixed up with superior ones.

I would divide them into classes as follows: (1) A flat of 20 ft. by 55 ft., without gardens in front. (2) A flat of 21 ft. by 60 ft., with a bay window on the ground floor and 5 ft. garden. (3) A flat of 22 ft. by 65 ft., with say an 8 feet garden in front, bay windows on the ground and first floors, each class to be erected on different portions of the estate to meet the requirements of the different types of workmen. I think it is most important that all flats should not have less than three rooms, so that the sexes can be separated. This would not only be conducive to the health but also to the moral tone of the occupants. I have had experience in estate development, and have had to do with the speculative builder. A very large proportion of the builders I have met have been anxious to build sound property, the difficulty has been for those who have honestly carried out their work to get a price to compensate them for the superior quality. In former times a good deal of shoddy work was done which brought the speculative builder into bad repute, but in a great measure owing to the careful supervision of

our City Engineer and his Staff, a different state of things now prevails. It is now usual for Architects to embody in their contracts for sale of land a specification wherein the size and height of rooms are carefully watched, and the sanitary arrangements are carefully thought out. All living and sleeping rooms to have 14 in. walls, and proper yard areas are to be provided. In my opinion it is better to leave the housing of our workmen in the hands of the speculative builder than for Corporations to erect gigantic structures which have not the healthy surroundings or domestic comfort of suburban houses; every effort should be made to educate our industrial classes to seek for and secure a comfortable home, and to make the same their leading luxury, and inculcate within them a spirit of self-reliance which is, or should be, the backbone of the English character.

The herding together in one or two rooms is a fatal mistake, both morally and physically. I would encourage the speculative builder by giving him an advantage over others, for example, if a single site is sold at 6s. per yard, if he will take six sites I would let him have them at 5s. 6d., which, on an area of 150 yards, gives him a profit or discount of £3 15s. 0d. per site.

This would not entail much loss on the owner, inasmuch as the builder would urge on the completion of the six houses in the specified time. It is also important that the system of advances should be as liberal as possible, and at a reasonable cost for Solicitors and Architects charges.

Building and Co-operative Societies have done good service in helping their members to secure houses by reducing cost, liberal advance, and facilities in paying off.

There is no sounder investment for a workman's savings than by reducing his interest on the advance, and thus eventually paying off and calling the house his own, which becomes a good old age pension, far better than pauperising by the Government grant.

This will help to locate our workmen and influence them in showing they are so valuable to their employers that they will not part with them.

If Corporations owning large areas of land, and private individuals who are putting land into the market for building purposes, would assist by selling it at a price that would induce speculators to take it up, I feel that the supply could be kept quite ahead of the demand; for instance, land let for agricultural purposes seldom exceeds £5 per acre, but, as soon as it is brought into the market for building purposes, it is lifted enormously in value, if near a town, to about £1,000 per acre, which at 4 per cent. means £40 per acre, practically 4s. per yard; the area given up for roads is about one-third, and this increases the cost of the nett building area to about 6s. per yard, which is not above the average, but, if it could be sold for less, it

would very much facilitate sales, and sites with a larger area would be more ready saleable ; that is, instead of building a flat on 20 ft. by 55 ft., make them 22 ft. by 65 ft. and reduce the area of roads in proportion to the sale of land. To reduce the cost of the workman's house the question of avenues, instead of front streets, should be seriously considered, as instead of paying 12s. per foot frontage for road making, it would only involve about 2s. 6d. to 3s.

If front streets are adopted, I would strongly urge the doing away with back streets, which cost from 8s. to 10s. per foot besides the continual cost of wear, tear, and scavenging.

I do not suggest that the area of the houses should be increased, or that the land given up as back street should be built upon, but that the space should be devoted to garden purposes. I have had some experience with estates in the suburbs of London upon which workmen's dwellings have been erected, on not one of which is there a back street, and yet London is one of the most healthy cities in the Empire. There is an extraordinary bye-law in connection with the Benwell and Fenham Urban District Council, which compels a 24 feet back street, with a 36 feet front street, whereas the bye-laws in Newcastle insist upon a 40 feet front street and 20 feet back street, which is superior.

The allotment system is, I consider, a step in the right direction. If an allotment could be secured in close proximity to the house of an artisan, it would add materially to his comforts and convenience. This might be accomplished, if the price of land was produced, by making the site 120 feet instead of 60 feet in depth, which, on a 21 feet site, would give him about 150 yards of garden ground or open space.

Take the Corporation land, at Walker. During the last 20 years, there have been sold on lease about 15 acres, on which 394 houses have been erected, or about 26 houses per acre. At the present time there are about 62 acres laid out for building purposes, and this, on the basis of the 26 sites per acre, would give over 1,600 sites, and if built in flats would give 3,200 separate dwellings, and this, taking the average family to number five, would give accommodation for 16,000 persons. Now, though it is a well-known fact that Newcastle speculators find that freehold property finds a very much more ready sale than leasehold, there being no depreciation of lease or annual payment to frighten the purchasers, I think that, assuming this land cannot be enfranchised, something might be done in the way of selling on a perpetual annual ground rent, say, based on £1,000 per acre at 5 per cent., which would equal £50 per acre per annum, or taking 26 sites per acre at an annual ground rent of £2 per site, would give a return of £52 per acre per annum, and thus get over the difficulty of depreciation of lease, and a ground rent of 10s. per quarter would not be a very serious charge. During the

last 15 years, the cost of a workman's dwelling has been considerably increased, owing to the shorter hours of labour and increased wages, and, what is more serious, the same amount of work is not produced in the given time. Several contractors have informed me that the bricklayer at one time laid from 800 to 1,000 bricks per day, and, to quote a remark made by one of our largest contractors, "they would not perspire to do it." Now they seldom exceed 400; and when we consider there are in the workman's flat between 32,000 to 40,000 bricks, masonry for windows—heads and sills are now about double what they were 15 years since—it is obvious there is a great increase in the cost of such building—in fact, it and other trades affect the cost from 25 to 30 per cent. at least. A flat, that 15 years ago, could be erected for £240 now costs about £320.

One of our leading speculative builders has furnished me with the following particulars showing the difference in the nett cost, for labour only, in the several trades named, for a superior flat, of which the total nett cost was, in 1890, £372, and in 1900 £505 :—

Bricklayer (labour only)	in 1890, £24	...	in 1900, £42.
Joiner	„ in 1890, £48	...	in 1900, £65.
Mason	„ in 1890, £20	...	in 1900, £28.
Plasterer	„ in 1890, £14	...	in 1900, £25.

The rent of the workman's house has increased by the free education and School Board rate. I remember some few years ago valuing some tenemented property, and then I asked the lady occupier what she paid per week. She informed me that she had formerly paid 5s. per week, but owing to the School Board rate she was then paying 5s. 6d. She did not object to this, as she had three children, and instead of paying 1s. 6d. per week for their education it now cost her only 6d., which showed that the lady was well up in domestic economy—a matter, I fear, which is much neglected at the present time.

In 1851, I heard Lord BROUGHAM's Address to the Students of the London University.

In the course of his address he remarked: "There is a movement in London to reduce the hours of labour. If it can be done, do it. If you can increase wages, do it. They are the movers and not the holders of capital; but you must teach them this lesson, that they must try to reduce the cost of home products at the same time, and when, by the reduction of their hours or increase of wages, you bring in foreign competition, the movement must be stopped. Political economy should be to-night in all your schools. I do not know one in which it is to-night." Lord BROUGHAM's remarks would be appropriate to-day. This question should be seriously considered by our Educational Board; technical education, political economy, and striving to produce should be some of the main lessons inculcated. I fear you will think I am rather diverging from the usual Architectural

Address, but I am anxious to show that the workman is not quite alive to his own interests in making it more difficult to secure cheap and healthy homes.

I am exceedingly glad to know that the proposed Town Hall and Art Gallery are now being seriously considered, and hope that ere long we shall have buildings to serve these purposes worthy of the metropolis of the North.

As to the future home of our Association, I did hope that a larger amount of help would have been promised.

In my former Address, I offered to give £100 if you would raise £900, and would double my offer if you would double yours.

In my illness of last year, I arranged that this promise should be carried out if I passed away. With the consent of my dear wife, I now offer you £500 if you will raise £500, or £1,000 if you will raise £1,000 before the close of the century; or, I am willing to leave the offer open until the end of my Presidential year (*i.e.*) March, 1901. By this means we may soon be able to erect a building worthy of our Association, which will, no doubt, before then be the largest allied Society.

Before closing my address, I would like to again refer to the importance of our Corporate bodies taking powers to secure open spaces by assisting to provide them. The landowner in co-operation would ultimately benefit, as the property surrounding such spaces would be increased in value. In the Presidential Address, delivered by THOMAS DE COURCY MEADE, M. Inst. C.E., M.I.M.E., F.G.S., etc., at the last meeting of the Sanitary Institute, he states the following particulars as to Newcastle. The area of the City, 5,371 acres, population 234,000. Eleven parks and recreation grounds, areas of open space, 230 acres. In addition, there are over 1,000 acres in the Town Moor, which is open to the public. Newcastle will thus bear a favourable comparison with other cities as to its open spaces.

I have to thank Mr. Laws, the City Engineer, for his very valuable and complete statement as to the area of building land and houses erected during the last 20 years, which he has allowed me to add as an appendix to my address.

I am also indebted to the following gentlemen for information supplied:—Mr. James Bower, Town Surveyor of Gateshead; Mr. W. P. Pattison, the Surveyor of the Benwell and Fenham Urban District Council; Mr. L. H. Armour, Messrs. J. T. Cackett and R. B. Dick, Mr. E. E. Clephan, Mr. J. W. Dyson, Mr. C. S. Errington, Mr. S. Easten, Mr. W. H. Knowles, Mr. J. Lamb, Mr. W. L. Newcombe Messrs. Oliver, Leeson, and Wood, Messrs. S. Oswald and Son, Mr. F. W. Rich, Mr. J. Wigham Richardson, Mr. B. F. Simpson, Mr. Walter Scott, Mr. J. W. Taylor, Messrs Watson and Scott.

Attached are copies of the statements kindly supplied by Mr. Laws, the City Engineer, and Mr. Bower, Borough Surveyor, Gateshead. These statements, summarised for easy references, are as follows:— Within the boundaries of the City of Newcastle there have been built during the last 20 years, 3,614 self-contained houses (including villas) and 6,910 flats, making the total number of houses erected 10,524. Within the Borough boundaries of Gateshead during the last 25 years, 720 acres have been laid out for building purposes, 158 superior self-contained houses (including villas), 875 workmen's self-contained, and 2,650 flats have been erected, and 130 flats are now in course of erection.

I also attach some interesting notes on Gateshead, from Mr. L. H. Armour.

From the information I have, I estimate there are about 800 acres of land within the three miles radius of the Monument laid out for building purposes, but not yet built upon. Assume 20 "flats" per acre on this area, you have 16,000 houses and 32,000 tenements, at an average of 5 per house, giving accommodation for 160,000.

Mr. JOSEPH OSWALD, F.R.I.B.A., in proposing a vote of thanks to the President, said:—

We are all delighted to have with us to-night our venerated President, especially as he was, through ill-health, unfortunately absent from the opening meeting of our last Winter Session.

His admirable address to which we have just listened (although not from his own lips) appears to me quite encyclopædiac. His references to the founders of our Association, and to the great men of this rapidly closing century, seem particularly appropriate on this occasion, while the various statistics he has given us as to the progress of house building in this district during the last quarter of the century, are most valuable and interesting, in relation to one of the burning questions of the hour.

The comparison of the present cost of building with that of only ten years ago will open the eyes of many of the outside public to facts which they were probably not fully alive to before.

His munificent conditional offer of funds to the Association for the acquisition of permanent premises of its own, deserves our warmest thanks and appreciation, which can best be shown by availing ourselves of the offer. Let us rise to the occasion, and do so.

I have much pleasure in proposing a vote of thanks to the President for his inaugural address, and that, with his permission, it be printed and circulated.

Mr. GEO. T. BROWN (Sunderland) said that he had very much pleasure in seconding the vote of thanks to the President for his address, and thought that he was to be congratulated on the very happy departure he had made from the usual run of presidential opening addresses, more especially when the subject he selected was one with which he was very familiar.

The system of building for workmen's houses seemed to be very different in Sunderland to what it was in Newcastle; for, whereas in the latter the "flat" system seemed to be that which was most popular, in Sunderland workmen's houses were usually built of one story in height only, each with an entirely separate entrance and yard. Many acres had been covered this way, and a ready sale could always be relied on.

Owing to the Sunderland bye-laws, which permitted a house 16 feet to the eaves to be built on a street 30 feet wide, story-and-a-half houses were also popular, these being self-contained; but in the latter case the houses nearly always had a palisading and area of about five feet minimum in front, which resulted in the street being, at any rate, 40 feet wide, although nominally only 30 feet.

He had listened with great interest to Mr. GLOVER's suggestion as to plots of land being let on a perpetual lease at an annual ground rent instead of being offered for sale only, and would like to say that, so far as Sunderland was concerned, this system was about the only one in vogue, and ground rents for cottage property, on sites from 60 ft. \times 18 ft., were about £3 3s. to £3 10s.; while for two-story terrace houses, 70 ft. \times 21 ft., five guineas could easily be obtained. This represented a much larger return than Mr. GLOVER had suggested.

CITY OF NEWCASTLE-UPON-TYNE.

PARTICULARS OF HOUSES BUILT DURING 20 YEARS.

FROM JANUARY 1ST, 1880, TO JANUARY 1ST, 1900.

YEAR.	ELSWICK.		WESTGATE.		BYKER.		JESMOND.		HEATON.		ST. ANDREW'S.		ST. JOHN'S.		ST. NICHOLAS.		ALL SAINTS.	
	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.	Self-con- tained.	Flats.
1880...	7	8	7	44	14	72	34	...	22	20	...	...	...	...	...	...	2	...
1881...	6	17	18	46	11	82	42	...	26	42	11	...	...	...	...	...	1	...
1882...	3	29	25	46	8	71	54	...	22	35	4	2	...	...	...	...	1	...
1883...	44	114	10	21	32	108	35	...	13	44	2	9	...	...	...	...	...	...
1884...	24	127	2	47	25	91	21	...	47	61	1	27	...	...	...	...	4	6
1885...	41	168	1	16	22	178	42	...	95	30	28	9	...	...	...	...	...	...
1886...	101	177	1	16	44	195	21	...	69	52	22	8	...	...	...	...	...	2
1887...	83	222	...	5	4	119	57	...	159	20	19	2	2	3	...	...	...	24
1888...	98	187	14	52	..	144	45	...	228	25	24	3	...	...	...	...	3	50
1889...	84	172	...	31	2	82	23	...	103	25	5	...	...	...	...	...	...	63
1890...	48	159	29	20	2	43	39	...	82	118	2	...	...	...	...	...	5	33
1891...	75	87	43	67	...	63	23	...	60	109	...	...	...	...	...	...	1	4
1892...	94	42	1	13	18	115	52	...	93	130	6	...	1	...	...	...	1	4
1893...	31	29	...	17	1	96	32	...	95	131	4	10	...	...	...	...	1	3
1894...	44	55	...	6	1	97	33	...	68	72	1	5	...	...	...	...	...	...
1895...	8	27	3	7	9	110	15	22	127	75	6	19	...	...	...	...	...	...
1896...	5	43	...	8	1	109	25	115	66	119	6	2	...	...	...	...	...	...
1897...	8	87	1	23	3	209	92	179	29	22	...	...	...	...	...	...	...	...
1898...	4	81	...	12	9	240	103	208	9	19	5	3	...	...	...	...	...	...
1899...	3	78	...	7	5	230	59	72	7	7	...	...	1	...	...	...	...	...
	811	1,909	155	504	211	2,454	847	596	1,420	1,156	146	99	4	3	1	...	19	189

Total No. of Houses Self-contained built in City from January 1st, 1880, to January 1st, 1900 3,614
 Total No. of Houses in Flats of two tenements built in City from January 1st, 1880, to January 1st, 1900.. 6,910

Total 10,524

*Gateshead, within the Borough Boundary.**Mr. James Bower, Borough Surveyor's Statement is as follows :—*

No. 1.	Number of Acres appropriated	...	...	...	...	720
" 2.	" Detached Villas erected	...	...	...	...	16
" 3.	" Semi-detached Villas erected	...	...	...	...	30
" 4.	" Superior Self-contained Houses erected...	...	...	...	...	112
" 5.	" Superior Flats erected	...	...	...	...	350
" 6.	" Workmen's Self-contained Houses erected	...	...	...	...	875
" 7.	" Workmen's Flats erected	...	...	...	...	2,300
" 8.	" Workmen's Flats in course of erection	...	...	...	...	130

*Nov. 8th, 1900.**Housing the Working Classes, Gateshead.**Notes by Mr. L. H. Armour, C.E.*

This is essentially an artizan's borough, hardly 5 per cent. of the population being above the wage-earning class. During the past 25 years the population has practically doubled, being now 110,000; and the same may be said of the rateable value, which stands this year at £350,000.

Nearly 400 acres of land during that time have been covered with new buildings, almost entirely in flats, for artizan tenants; on the other hand, self-contained houses for this class have been ignored till within the past year or so. There are a few built and in progress for weekly tenants, with a demand which augurs well for an increase in this direction.

The tenure of the land here is almost entirely freehold. There has been all these years a supply of small houses equal to the demand, and at times in excess of it; on the other hand, houses above £25 annual rental have not been built in any number, because of the difficulty of getting an adequate return on the outlay.

In April, 1898, the numbers of separate tenancies below 3s. a week was found to be 4,679, while the number between 3s. and 4s. was found to be 4,436, being more than one-half of the total for the borough (17,554 tenancies), the smaller class has not increased since then, while each year adds to the number of rentals higher than 4s.

In 1896, there were 8,672 houses between £7 and £12 rateable value, and of these 10 per cent. were occupied by the owners. These figures this year are 10,000 and 1,000 respectively, in round figures.

All these owning occupiers have the other flat of their houses let to another tenant.

Any legislation or local action tending in any way to discourage this class of tenant-owner, or to dull the edge of effort on the part of men desiring to become owners, would have a highly detrimental effect upon a conserving force of great importance to the well-being of the community.

